

# **Testimony of Karen Elise Robbins (Formerly Karen Robbins Donshik) Connecticut General Assembly's Joint Banking Committee**

**Date:** February 28, 2023

**Subject:** Testimony in support of Raised S.B. No. 1086

Esteemed Members of the Assembly and Banking Committee;

My name is Karen Elise Robbins (formerly Karen Robbins Donshik). For the past three years, I have been in Connecticut Family Court trying to end my marriage and reclaim my financial independence. After enduring decades of marriage defined by coerced debt as a method of financial abuse, I have unfortunately been subjected to continual post-separation financial abuse without relief.

I hope this testimony in support of Raised Bill No. 1086, "An Act Concerning Coerced Debt" helps the General Assembly understand why Connecticut desperately needs strong, effective laws that hold the banking industry and credit agencies accountable, while giving them much-needed tools they can use to prevent future financial abuse against women.

By way of informational background, I learned my ex had repeatedly stolen and misused my identity for personal financial gain in the early months of 2020. Eventually, I discovered that his financial abuse dated back as far as 2002. Extensive research and countless hours engaging with bank and credit card companies' customer service representatives, legal representatives and others revealed a cruel reality. My personal information had been stolen and used to fraudulently open countless credit card accounts for his personal gain. More than \$500,000 in mortgage and equity loans were taken out on my home of 21 years without my consent or knowledge, despite the property being held in my name alone. After stealing hundreds of thousands of dollars from our joint investment account, he even absconded with \$60,000 from my children's 529 plan accounts, of which I was the sole named trustee

Despite obtaining legal counsel and filing for divorce in Family Court on March 30, 2020, the financial abuse has continued, unabated. Early in 2020, I discovered that my ex's abuse had caused my personal credit score to fall below the minimum needed to access loans to pay for heating, healthcare, food, education, and transportation. Automatic Orders from the Family Court provided no help because my ex and his legal representatives ignored them. The Family Court never once enforced support payments required under state law despite repeated submissions of Emergency requests for relief.

As the months gave way to years and seemingly simple court orders were never enforced, reality empowered and emboldened my ex to place ongoing delinquency burdens upon the home mortgage and equity debt. This resulted in nearly two years of foreclosure notices and desperate appeals to the bank for power to either modify loan repayments or sell the home to pay off the outstanding balance. Ultimately, the Family Court (reluctantly) forced my ex to allow the home to be sold last June to avoid foreclosure – at a price below fair market value, exactly as my ex warned in 2020 when his abuse was first exposed.

Even though the net proceeds of the home sale were minimized to my disadvantage, I hoped the clearing of the debt would boost my credit score. Nearly one year later, it remains in utter disrepair, still showing more than two years of 90-day past-due mortgage payments. Please be assured that without a positive credit score, it is extremely difficult to obtain a car loan, required auto insurance, life insurance policies, apartment rental insurance. After all, financial services entities base insurability and corresponding rates largely on credit score. Without reputable credit, I am left with scant resources to pay attorney's fees, support my children, and pay for basic necessities like rent (because I do not qualify for a lease based on my credit score, I remain dependent upon a friend's generosity to maintain an apartment for myself and my teen-aged daughter.)

Despite the continuous abuse and society's refusal to hold my ex accountable for his countless offenses, I am incredibly grateful for the countless hours that a pro-bono public relations' professional and my paid legal counsel have devoted to help clear my name from owning hundreds of thousands of dollars in fraudulent credit card account debt. Unfortunately, two banks have steadfastly refused to do the right thing. Indeed, one of these banks has filed two separate suits against me to pay for my ex's debts – even though he admitted under oath in Family Court that he alone controlled those accounts and was responsible for charges.

Credit scores and consumer reports play a dominant role in the financial lives of every able-bodied Connecticut adult-aged resident. Without good credit, victims of economic spousal abuse/coerced debt face overwhelming long odds in terms of qualifying for rental housing, home mortgages, auto loans or employment with the myriads of companies that perform financial background checks prior to hiring.

So long as the financial services sector is allowed to turn a blind eye to financial abuse perpetrated by a spouse against another, its policies will only serve to amplify coerced debt and exploitation of abuse

victims. Laws such as PB 1086 are the only way to protect somebody like me whose spouse fraudulently opens credit card accounts based on identity theft. At present, a victim can possess reams of incontrovertible, documented evidence of identity theft, financial fraud, and coerced debt (including proof of forged signatures, falsified mailing addresses and fake email accounts, even written admissions of guilt) to no avail.

Simply stated, the overwhelming majority of banks and credit lenders have no vested interest in providing relief to abuse victims.

Let's end this madness by enacting legislation such as PB 1086. If we are to remain a society based on decency and rule of law, we must create baseline mechanisms that allow victims to restore positive credit scores when they can provide verifiable documentation of forged instruments and similar evidence that an abusive spouse or partner exercised sole and complete control over their spouses' outstanding bank and credit debt.

In fact, the Assembly should either encourage or require financial institutions to partner with abuse victims in seeking repayment by abuser perpetrators. As victims of fraudulent acts, banks and credit lenders have no rational basis for ignoring the suffering of abused spouses/partners and every motivation to hold the responsible party accountable in cases of demonstrable credit card fraud, mortgage fraud, use of forged instruments, and similar malfeasance.

Without question, my story proves that coerced debt can crush survivors' ability to move forward with their lives, provide for their children, or even begin the difficult work of restoring emotional independence. The passage of Bill 1086 will significantly improve the odds of such victims regaining control of their financial futures and achieving freedom from exes bent on committing evil acts in the name of control and domination.

Thank you for your time and consideration. It is greatly appreciated.

Submitted by: Karen Elise Robbins (Donshik) Simsbury, CT 06089

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